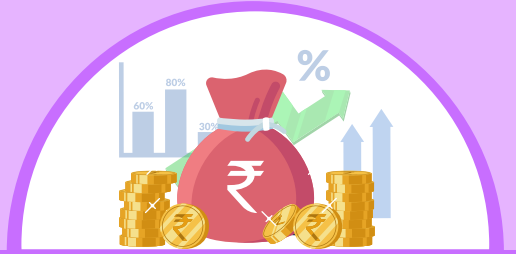


One Ace, five winning benefits!



Only with Reliance Nippon Life Retirement Ace Solution.



Investment Flexibility

- 7 Funds to choose from, including the newly launched Life Large Cap Equity Fund
- Systematic Transfer Plan (STP) for better rupee cost averaging



Active Management

- Fund Switches & Premium Redirection to easily manage your investment
- Enhance your investments through Top-ups



Adequate Protection

- Life Cover of at least 10 times the Annualized Premium
- Additional Protection against accidental death



Guaranteed Income Post Retirement

- Get guaranteed income by purchasing RNL Immediate Annuity Plan, with the Maturity Value under RNL Classic Plan II



Legacy Planning

- With Return of Purchase Price option of RNL Immediate Annuity Plan, leave a legacy for your future generation

Reliance Nippon Life Insurance Company Limited. IRDAI Registration No: 121. CIN: U66010MH2001PLC167089.

This advertisement is designed for combination of benefits of two individual and separate products named (1) Reliance Nippon Life Classic Plan II (UIN:121L085V04) (2) Reliance Nippon Life Immediate Annuity Plan (UIN-121N012V02). These products are also available for sale individually without the combination offered / suggested. This Benefit Illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein. Not for solicitation of sales and for internal circulation only.

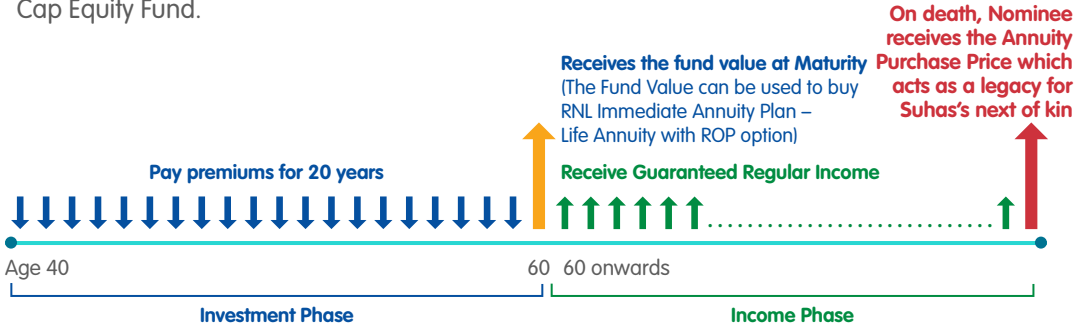
Retire worry-free, and leave your family a legacy, too.



Invest in Reliance Nippon Life Retirement Ace Solution.

Suhas, aged 40 years, is looking for a retirement solution, that will help him take advantage of market linked returns to build his retirement corpus and help him get regular income post his retirement and also help him, leave a legacy for his children.

He buys RNL Retirement Ace Solution with a Policy Term of 20 years, Regular Pay and Sum Assured of ₹25,00,000. He pays an annual premium of ₹2,50,000 and opts for the Life Large Cap Equity Fund.



Investment Return Rate	Total Premiums Paid	Fund Value at Maturity* (Used to purchase RNL Immediate Annuity Plan)	Annual Annuity Amount	Total Pension Received*	Death Benefit Paid to Nominee*
@8%	₹50,00,000	₹93,13,228 (IRR: 5.61%)	₹5,22,565	₹1,04,51,300	₹93,13,228
@4%	₹50,00,000	₹59,66,224	₹3,34,764	₹66,95,280	₹59,66,224

All amounts illustrated are exclusive of applicable taxes & levies. *These benefits are payable under RNL Immediate Annuity Plan. The Annuity amount is as per current annuity rates. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of immediate annuity plan. Once the annuity is bought, the rates remain guaranteed for life | *The values shown above are from Reliance Nippon Life Classic Plan II and are for illustration purpose only, based on assumed gross investment returns of 8% p.a. & 4% p.a. on unit fund. These are not guaranteed returns and are not the upper or lower limit of what one might get in this Policy.

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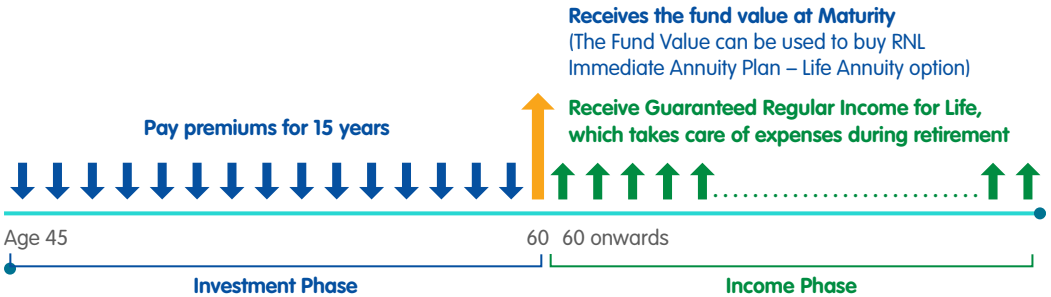
Plan to make your retirement the best time of your life.



Invest in Reliance Nippon Life Retirement Ace Solution.

Dhruv, aged 45 years, is looking for a hassle free retirement solution that not only helps him take advantage of market linked returns to build his retirement corpus but also helps him get regular income post his retirement.

He buys RNL Retirement Ace Solution with a Policy Term of 15 years, Regular Pay and Sum Assured of ₹25,00,000. He pays an annual premium of ₹2,50,000 and opts for the Life Large Cap Equity Fund.



Investment Return Rate	Total Premiums Paid	Fund Value at Maturity* (Used to purchase RNL Immediate Annuity Plan)	Annual Annuity Amount (For Life)
@8%	₹37,50,000	₹57,59,944 (IRR: 5.20%)	₹4,51,580
@4%	₹37,50,000	₹41,38,694	₹3,24,474

All amounts illustrated are exclusive of applicable taxes & levies. *These benefits are payable under RNL Immediate Annuity Plan. The Annuity amount is as per current annuity rates. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of immediate annuity plan. Once the annuity is bought, the rates remain guaranteed for life | *The values shown above are from Reliance Nippon Life Classic Plan II and are for illustration purpose only, based on assumed gross investment returns of 8% p.a. & 4% p.a. on unit fund. These are not guaranteed returns and are not the upper or lower limit of what one might get in this Policy.

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Recent outbreak of Pandemic has lead to a fall in equity markets.



Count on Reliance Nippon Life Retirement Ace Solution in the current scenario.

- A fall of 20% or more in a stock, or an index, is typically regarded as a bear phase.
- With a fall of over 30%, both Sensex & Nifty 50 have entered the bear phase.
- This is the right time to invest, as historically, markets have recovered from a temporary blip after a pandemic.
- **Therefore, current market valuations are most attractive for long-term investors.**

Historically, the market reaction to epidemics and fast-moving diseases such as the Coronavirus is often **short-lived**.



The best investment is one that costs less and pays high.

And that is why downtrends are the perfect opportunity to invest for **potential long-term gains through Reliance Nippon Life Classic Plan II.**

Source: <https://economictimes.indiatimes.com/markets/stocks/news/right-time-to-invest-in-equities-go-for-sip-route-experts/articleshow/74872066.cms?from=mdr>
https://economictimes.indiatimes.com/mf/analysis/five-important-investment-lessons-from-the-coronavirus-crisis/articleshow/75243746.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cpps1,
<https://www.moneycontrol.com/news/business/economy/estimates-suggest-much-deeper-global-downturn-due-to-coronavirus-pandemic-than-great-ression-world-bank-5161661.html>
<https://www.bloomberqint.com/mutual-funds/the-mutual-fund-show-why-these-advisers-think-now-is-as-good-a-time-as-any-to-invest>

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